

INST/2011/002
January 10, 2011
Branch Managers/ Regional Managers

ALBARAKA BANK (PAKISTAN) LIMITED
DECLARED PROFIT RATES FOR DECEMBER 2010

Local Currency
Pak Rupees

		POOL A	POOL B
Saving Accounts			
	0	9,999,999	5.00%
	10,000,000	49,999,999	5.47%
	50,000,000	999,999,999	5.84%
Mudaraba Premium Plus - for individuals			
	0	999,999	5.02%
	1,000,000	4,999,999	5.38%
	5,000,000	9,999,999	6.12%
	10,000,000	24,999,999	6.15%
	25,000,000	AND ABOVE	6.91%
Mudaraba Premium Plus - for Business / Corporate			
	0	9,999,999	6.06%
	10,000,000	29,999,999	6.25%
	30,000,000	49,999,999	6.11%
	50,000,000	99,999,999	6.91%
	100,000,000	AND ABOVE	7.30%
7 DAYS NOTICE			
			5.03%
INCENTIVE ACCOUNTS - below Rs. 100,000			
			5.03%
KHAZANA ACCOUNTS - below Rs. 250,000			
			5.51%
SAVINGS ACCOUNTS			
			6.47%
KHAZANA ACCOUNTS			
		Rs 250,000 to 4,999,999	6.94%
		Rs 5,000,000 to 9,999,999	7.18%
		Rs 10,000,000 to 24,999,999	7.30%
		Rs 25,000,000 to 49,999,999	7.42%
		Rs 50,000,000 to 99,999,999	7.54%
		Rs 100,000,000 to 249,999,999	7.54%
		Rs 250,000,000 to 499,999,999	7.90%
		Rs 500,000,000 and above	8.50%
TERM DEPOSITS			
	1	Month	6.00%
	3	Months	6.50%
	6	Months	7.50%
	1	Year - monthly	9.50%
	1	Year - quarterly	9.65%
	1	Year	10.00%
	3	Years - monthly	10.25%
	3	Years - quarterly	10.35%
	3	Years	10.50%
	5	Years - monthly	10.50%
	5	Years - quarterly	11.00%
	5	Years	11.50%
1 MONTHS			
			6.94%
3 MONTHS			
			8.14%
6 MONTHS			
			8.74%
1 YEAR			
			9.94%
2 YEARS			
			10.18%
3 YEARS			
			10.54%
4 YEARS			
			0.00%
5 YEARS			
			11.49%
MAHANA AMADNI SCHEME			
		1 YEAR	10.30%
		2 YEARS	10.60%
		3 YEARS	11.00%
		4 YEARS	11.50%
		5 YEARS	12.00%
AMI DEPOSITS			
		3 Months	8.18%
		6 Months	8.79%
		1 Year	9.99%
		2 Years	10.23%
		3 Years	10.56%
		5 Years	11.52%

FOREIGN CURRENCY

Saving Account			
USD	Balance below USD 1,000/-		0.10%
USD	Minimum Balance USD 1,000/-		1.00%
GBP	Balance below POUND 1,000/-		0.10%
GBP	Minimum Balance POUND 1,000/-		0.75%
EURO	Balance below EURO 1,000/-		0.10%
EURO	Minimum Balance EURO 1,000/-		0.50%
UAE Dirham	Balance below UAE Dirham 5,000/-		0.10%
UAE Dirham	Minimum Balance UAE Dirham 5,000/-		0.50%
Term Deposits			
USD	1	Month	0.50%
USD	3	Months	0.75%
USD	6	Months	1.00%
GBP	1	Month	0.50%
GBP	3	Months	0.75%
GBP	6	Months	1.00%
EURO	1	Month	0.50%
EURO	3	Months	0.75%
EURO	6	Months	1.00%
UAE Dirham	1	Month	0.50%
UAE Dirham	3	Months	0.75%
UAE Dirham	6	Months	1.00%
Saving accounts			
			0.05%
Term deposits			
			0.15%


Imran Mehmood
VP - Finance


M. Salim Yusuf
Chief Financial Officer